

CHAPTER VII – RELATED IMPORTANT INFORMATION

Chapter Summary

Additional information related to floodplain management in general.

A. Community Rating System

A question of fairness was raised several years ago regarding the way flood insurance rates were applied nation wide. Regardless of how well a jurisdiction administered its floodplain regulations, the insurance rates were the same. Is it fair for the residents of a community that undertakes additional mitigation activities to reduce risk of flooding to pay the same rates as those in a community that just adopts and enforces the minimum standards? Many people thought it was not equitable. Those towns that practice good floodplain management reduce their exposure to flooding risk and therefore reduce costs to the National Flood Insurance Fund. Less cost should mean lower rates.

The Community Rating System (CRS) was born out of that discussion. A task force appointed by the Federal Insurance Administrator has developed a list of 18 activities that have been proven to reduce losses. Communities that practice these activities can obtain credit points. Each 500 points that a community earns can translate into a 5% savings on the flood insurance premiums for those in the town that buy flood insurance.

The following activities are eligible for credit points under the Community Rating System:

Activity #	Activity	Brief Description of Activity
310	Elevation Certificates	Credit for maintaining Elevation Certificates for buildings in the floodplain that are new or substantially improved
320	Map Information	Credit for responding to map inquiries from the general public and keeping a record of it
330	Outreach Projects	Credit for disseminating written information about the flood hazard in your community
340	Hazard Disclosure	Credit for informing people that a property is in a floodplain when they first look to buy or rent a property
350	Flood Protection Information	Credit awarded if your local library contains flood related publications
360	Flood Protection Assistance	Credit awarded for providing technical advice to property owners and publicizing that the service is available
410	Additional Flood Data	Credit awarded for more in depth study of floodplains and/or other areas in your community
420	Open Space Preservation	Credit for preserving vacant land in the floodplain as open space
430	Higher Regulatory Standards	Credit for regulations that require new development to be protected to one or more standards that are stricter than the NFIP minimum requirements
440	Flood Data Maintenance	Credit for keeping the community's floodplain maps and elevation reference data current and useful
450	Stormwater Management	Credit for regulating new development in the watershed (not just the floodplain) to minimize the adverse impacts of stormwater runoff
510	Floodplain Management Planning	Credit for preparing, adopting, implementing, evaluating, and updating a comprehensive floodplain management plan
520	Acquisition and Relocation	Credit for acquiring, relocating, or otherwise clearing buildings out of the floodplain
530	Flood Protection	Credit for buildings that have been floodproofed, elevated, or otherwise modified to protect them from flood damage
540	Drainage System Maintenance	Credit for a program that maintains open channels and storage basins in developed areas

610	Flood Warning System	Credit for a program that provides a timely identification of impending flood threats, disseminates warnings to appropriate floodplain occupants, and coordinates flood response activities
620	Levee Safety	Credit given to communities protected by levees that are properly maintained and operated
630	Dam Safety	Credit for any community in a state with a dam safety program that has submitted the necessary documentation of its program to FEMA
710	Community Growth Adjustment	CRS activities under the 400 series are adjusted to reflect the community's average growth rate

The CRS is only available to those NFIP communities that are in good standing with the Program. If your community is already doing some of these activities, you may be able to help your residents get a discounted rate on flood insurance just by participating in the CRS.

For more information about the CRS, please contact the Maine Floodplain Management Program or Jimmy Chin at the Insurance Services Office (ISO). Please refer to the Technical Assistance Resource list in the front of the handbook for further contact information.

B. Emergency Management Institute Training

The Federal Emergency Management Agency provides additional floodplain management training through the Emergency Management Institute (EMI) in Emmitsburg, Maryland. If you are employed by state or local government, there is no charge to attend any of the floodplain management courses and housing is provided on campus free of charge. Airfare is reimbursable by the Federal Emergency Management Agency. Bus transportation is provided from Washington, D.C. to the EMI campus. The only cost incurred is for the purchase of a meal ticket for the week.

These are the floodplain management courses currently being offered at EMI:

E273 Managing Floodplain Development Through the NFIP

This 4½ day course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinance. The course will focus on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. This course is designed for those officials with some floodplain management experience. Continuing Education Units (CEU's) are available for this course.

E234 Digital Hazard Data Course

This 4½ day course is designed to give floodplain and emergency management personnel the necessary skills and knowledge to use digital flood data and other hazard data. It is **not** intended to make participants technically proficient (experts) in the hands-on use of Geographic Information Systems (GIS). Participants must have basic computer skills and literacy, including knowledge of DOS and Windows. Advanced users should be aware that many basic GIS concepts will be included in course content and exercises. This training supports FEMA's conversion of the paper Flood Insurance Rate Maps (FIRMs) to a computerized format. Participants must be able to read and interpret a FIRM, use or be planning to use a GIS, and use a personal computer and Windows 95. Continuing Education Units (CEU's) are available for this course.

E278 National Flood Insurance Program/Community Rating System

This 4½ day course covers the CRS, a nationwide initiative of FEMA's National Flood Insurance Program. It describes activities eligible for credit under CRS, how a community applies, and how a community modifies and application to improve its classification. This course is designed for those officials with some floodplain management experience. Continuing Education Units (CEU's) are available for this course.

E279 Retrofitting Floodprone Residential Buildings

This 4½ day course is designed to provide engineering and economic guidance on what constitutes proper retrofitting techniques for flood-prone residential structures. The course will focus on the concepts of floodproofing, regulatory framework, controlling parameters, design practices, and benefit, cost, and technical feasibility analysis.

There is a case study design exercise and a written examination. Participants must complete an independent study course before applying for this class. This course is intended for those with engineering, architectural, or building science knowledge. Continuing Education Units (CEU's) are available for this course.

For more information about the EMI and the classes they offer, please contact the Maine Floodplain Management Program, Maine Emergency Management Agency or the FEMA regional office in Boston. Please refer to the technical assistance contact list in the front of the manual for contact information.

Maine has 20 towns participating in the Community Rating System, which is more than any other New England State. The listing on the next page identifies Maine CRS communities, along with their current class, the local CRS coordinator, flood insurance policy numbers, and the date the community entered the CRS.

**Maine CRS Towns
January 2005**

Town	Current CRS Class (Point totals as of 7/03)	CRS Coordinator	# of Policies as of 1/20/04	Initial CRS Entry Date
1. Alfred	8 (1073)	Francis (Red) Chalmers, Code Enforcement Officer	6	10/1/91
2. Arrowsic	9 (744)	Michael Kreindler, Code Enforcement Officer	1	10/1/93
3. Auburn	9 (532)	David C.M. Galbraith, City Planner	86	10/1/92
4. Cape Elizabeth	9 (616)	Bruce Smith, Code Enforcement Officer	37	10/1/94
5. Farmington	9 (575)	J. Stevens Kaiser, Code Enforcement Officer	21	10/1/94
6. Fort Fairfield	8 (1,765)	Richard (Tony) Levesque, Code Enforcement Officer	21	10/1/02
7. Georgetown	9 (573)	Karl Bacon, Code Enforcement Officer	20	10/1/01
8. Hallowell	9 (774)	David Giroux, Code Enforcement Officer	43	10/1/96
9. Lewiston	8 (1153)	David Hediger, Building Inspector	35	10/1/93
10. Norridgewock	9 (524)	Robert Dunphy, Code Enforcement Officer	26	10/1/97
11. Ogunquit	8 (1063)	Paul Lempicki, Code Enforcement Officer	60	10/1/92
12. Old Orchard Beach	9 (620)	Jim Nagle, Code Enforcement Officer	453	10/1/93
13. Phippsburg	9 (606)	Michael Young, Adm. Asst. to Selectmen	54	10/1/93
14. Portland	8 (1041)	Marge Schmuckal, Code Enforcement Officer	213	10/1/93
15. Saco	8 (1,193)	Richard G. Lambert, Code Enforcement Officer	196	10/1/92
16. Skowhegan	8 (1144)	Tom Marcotte, Town Planner	39	10/1/91 ¹
17. South Berwick	9 (651)	Joseph Rousselle, Code Enforcement Officer	13	10/1/94
18. Southwest Harbor	9 (602)	Stephen Wilson, Code Enforcement Officer	22	10/1/96 ²
19. Wells	8 (1095)	Barbara Gagnon, Code Enforcement Officer	723	10/1/91
20. York	8 (1128)	Tim DeCoteau, Code Enforcement Officer	387	10/1/91

¹ Skowhegan no longer participated in CRS effective 10/1/96. They were reinstated on 10/1/03.

² Southwest Harbor no longer participated in CRS effective 10/1/01. They were reinstated on 10/1/02.